

TRISUMMIT BANK

	CPP Disbursement Date 04/03/2009	Cert 58467	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$279	\$271	-2.6%		
Loans	\$143	\$157	10.2%		
Construction & development	\$20	\$17	-16.6%		
Closed-end 1-4 family residential	\$39	\$45	17.4%		
Home equity	\$6	\$6	6.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-22.7%		
Commercial & Industrial	\$15	\$11	-29.3%		
Commercial real estate	\$39	\$50	28.4%		
Unused commitments	\$28	\$30	5.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$73	\$46	-37.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$37	13.2%		
Cash & balances due	\$7	\$9	27.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$246	\$238	-3.1%		
Deposits	\$223	\$220	-1.5%		
Total other borrowings	\$23	\$19	-18.8%		
FHLB advances	\$22	\$16	-24.6%		
Equity					
Equity capital at quarter end	\$33	\$33	1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	11.4%	--		
Tier 1 risk based capital ratio	18.9%	18.8%	--		
Total risk based capital ratio	19.8%	19.8%	--		
Return on equity ¹	3.4%	5.0%	--		
Return on assets ¹	0.4%	0.6%	--		
Net interest margin ¹	3.2%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	104.9%	104.9%	--		
Loss provision to net charge-offs (qtr)	1000.0%	-20.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	-0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.6%	2.7%	-0.1%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.0%	1.0%	0.0%	0.0%	--